Case 17-22525-GLT Doc 213 Filed 07/20/22 Entered 07/20/22 15:02:08 Desc Main Document Page 1 of 2

Fill in this information to identify your case:						
Debtor 1	JAMES F. PALMA					
	First Name	Middle Name	Last Name			
Debtor 2	BERNADETTE PA	LMA				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA				
Case number	17-22525					
(if known)						
(Spouse if, filing) United States E	First Name Bankruptcy Court for the:	Middle Name				

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1:	Tell	the Court Abo	out the Requ	ired Course					
You mu	st ch	eck one:							
	I co	mpleted an ap	oleted an approved course in personal financial management:						
	Date I took the course Name of approved provider Certificate Number		rse	07/20/202	2				
			provider	BE Adviser, LLC 15111-PAW-DE-036697809					
			_						
		not required it				ncial management because k one):	the court has	granted my	
		Incapacity.	I have a me finances.	ental illness o	r a mental def	iciency that makes me incapat	ole of realizing o	or making rational decisions about	
	☐ Disability. My physical disability causes me phone, or through the internet, expenses the phone of the control of the con						ncial management in person, by		
		Active duty.	I am curren	itly on active	military duty in	a military combat zone.			
		Residence.				tates trustee (or bankruptcy ad ly meet my needs.	lministrator) has	s determined that the approved	
Part 2:	Sigi	n Here							
I certify	that t	he information	I have provid	led is true and	d correct.				
		S F. PALMA f debtor named or	n certificate			JAMES F. PALMA Printed name of debtor	Date	July 20, 2022	

Filed 07/20/22 Entered 07/20/22 15:02:08 Case 17-22525-GLT Doc 213 Desc Main Document Page 2 of 2

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JAMES F. PALMA					
First Name	Middle Name	Last Name			
BERNADETTE PA	LMA				
First Name	Middle Name	Last Name			
Sankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA				
17-22525					
	JAMES F. PALMA First Name BERNADETTE PA First Name Bankruptcy Court for the:	First Name Middle Name BERNADETTE PALMA First Name Middle Name Bankruptcy Court for the: WESTERN DISTRICT	JAMES F. PALMA First Name Middle Name Last Name BERNADETTE PALMA First Name Middle Name Last Name Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA		

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Part 2:			My phys phone, of I am cur	ical disability causes me to through the internet, ever	I deficiency that makes me incapable to be unable to complete a course in pen after I reasonably tried to do so. uty in a military combat zone. ed States trustee (or bankruptcy admituately meet my needs.	personal fina	ancial management in person, by	
Part 2		Disability. Active duty. Residence.	My phys phone, o	ical disability causes me to through the internet, ever rently on active military du a district in which the Unite	to be unable to complete a course in pen after I reasonably tried to do so. uty in a military combat zone. ed States trustee (or bankruptcy admi	personal fina	ancial management in person, by	
		Disability. Active duty.	My phys phone, o	ical disability causes me to through the internet, ever rently on active military du a district in which the Unite	to be unable to complete a course in pen after I reasonably tried to do so. uty in a military combat zone. ed States trustee (or bankruptcy admi	personal fina	ancial management in person, by	
		Disability.	finances My phys phone, o	ical disability causes me to through the internet, even	to be unable to complete a course in pen after I reasonably tried to do so.	J	C .	
		. ,	finances My phys	i. ical disability causes me t	to be unable to complete a course in p	J	C .	
		Incapacity.			I deficiency that makes me incapable	of realizing	or making rational decisions about	ut
				te a course in personal tequirement based on (ch	inancial management because the neck one):	court has	granted my	
	Name of approved provider Certificate Number			15111-PAW-DE-036697811				
			provider	= = 7				
	Date	e I took the cour	rse	07/20/2022 MM/ DD / YYYY				
		•		urse in personal financi	al management:			
You mu	ust che	eck one:						
			out the Rec	quired Course.				
a motio	n with	the court and	l obtain a	court order.	ne financial management course. 1	o nave the	requirement waived, you must	tile
In some		a discharge un	der § 1141	(d)(5)(B) or § 1328(b) of t	he Bankruptcy Code. Fed. R. Bankr. I	P. 1007(c).		
moti			11 or 13 au	nd you need to file this for	m, file it before you make the last pay	ment that v	our plan requires or before you file	e a